



*IFM*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of: **FUKUNAGA, Muneyasu**

Group Art Unit: **3628**

Serial No.: **09/923,382**

Examiner: **Kirsten S. APPLE**

Filed: **August 8, 2001**

P.T.O. Confirmation No.: **8920**

For: **METHOD OF ELECTRONICALLY SETTING CREDITS  
AND SYSTEM THEREFOR**

**AMENDMENT UNDER 37 CFR §1.111**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

June 21, 2006

Sir:

In response to the Office Action dated **April 7, 2006**, please amend the above-identified application as follows: